

EXHIBIT 18

**Certification of Guerino Cento in Support of
Plaintiffs' Brief in Opposition to Defendant's
Motion for Summary Judgment**

1-107188222503

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notepad Dashboard iRepo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

1 of 14

Menu Message: Submit Go To Pin Asset

SR Information	Status and Ownership	Vehicle Information
SR #: 1-107188222503 Last Name: RITZ First Name: ANDREW Financial A/C: 25007889347 Waiting for Fax: <input type="checkbox"/>	Area: Maintenance Options Sub Area: Credit Reporting Adj... Opened: 10/8/2019 11:27:40 AM Closed: 11/8/2019 05:01:19 PM Correspondence Required: <input checked="" type="checkbox"/>	Status: Cancelled Sub Status: Fax Matched Priority: Normal Owner: X526179 Group: Admin Operations ... Created By: Ana Rodriguez
		VIN #: 3N1AB7AP1HY273133 Year/Make/Model: 17/NISSAN/SENTRA Followup Date:

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Menu

Requested

Type of Request: Verbal Dispute Reason: Account Status Inaccous Full Name:

Dispute Details:

Please remove August delinquency. Vehicle was returned

Address Line 1:

Address Line 2:

Correspondence

Account Status: Closed Account Balance: 430.00

Account Opened: 5/10/2017 Corrective Action:

Account Closed:

Reason:

Delinquent Counters

30: 1

60: 0

90: 0

Resolution

Resolution Details: 25007889347 RCVD SR ACCOUNT STATUS

Resolved Date: 10/8/2019

SR Date Closed: 11/7/2019

Approve

Please remove August delinquency. Vehicle was returned 8/9/2019 but dealer grounded late. Please see attachments for letter from dealer. Thank you customer is stating that Experian shows x 30 days as of 8-20-19

OK Cancel

1 of 14

1-107188222503

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc# VIN# SR# Saved Queries: []

Account # 2500788347 SR #

Home Activities Combs Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UND Phone/Address Search Promise To Pay Notepad Dashboard Repo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

1 of 1

Menu Message: [] Submit Go To Pin Account

SR Information		Status and Ownership		Vehicle Information	
SR #:	1-107188222503	Status:	Cancelled	VIN #:	3N1AB7AP1HY273133
Last Name:	RITZ	Sub Status:	Fax Matched	Year/Make/Model:	17/NISSAN/SENTRA
First Name:	ANDREW	Priority:	Normal	Followup Date:	[]
Financial A/C:	2500788347	Owner:	X526179		
Waiting for Fax:	<input type="checkbox"/>	Group:	Admin Operations ...		
Correspondence Required:	<input checked="" type="checkbox"/>	Created By:	Ana Rodriguez		

SR Activities Service Request **Approver List** Correspondence Attachments Audit Trail

Menu New Delete Query Search Seq Number [] No Records []

Seq Number	Approver Name	Approver Login Name	Approved Date	Reject Date	Position	Position Type	Old Approver Name	Old Approver Login Name	Old Approver Position Name	Old Approver Position Type	Rule#	Reassigned Date	Reassigned By Login Name	Reassigned By Name	Comment
[]															

1-107188222503

File Edit View Navigate Query Tools Help Pin Accounts Search by Account/VIN/SSN# Saved Queries: [v]

Account # 25007889347 SR #:

Home Activities Controls Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notebook Dashboard iRepo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

1 of 1

Menu Message: [] Submit Go To Pin Account

SR Information		Status and Ownership		Vehicle Information	
SR #: 1-107188222503	Area: Maintenance Options	Status: Cancelled	VIN #: 3N1AB7APHY273133		
Last Name: RITZ	Sub Area: Credit Reporting Ad...	Sub Status: Fax Matched	Year/Make/Model: 17/NISSAN/SENTRA		
First Name: ANDREW	Opened: 10/8/2019 11:27:40 AM	Priority: Normal	Followup Date: []		
Financial A/C: 25007889347	Closed: 11/8/2019 05:01:19 PM	Owner: X528179			
Waiting for Fax: <input type="checkbox"/>	Correspondence Required: <input checked="" type="checkbox"/>	Group: Admin Operations ...			
		Created By: Ana Rodriguez			

SR Activities Service Request Approver List **Correspondence** Attachments Audit Trail

Menu Query Search Created Date [v] [] No Records []

Created Date	Status	Fulfillment Center	Document Status	Generated Document	SR Number	Sub Area	Assigned Team	SR Status	Interface Error Status	Interface Error Description
[Empty Table Body]										

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1-107188222503

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/SSN# Saved Queries: []

Account #25007889347 SR #

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Nolegged Dashboard Repo Fee Matrix Vehicles Financial Accounts

Service Request Home Service Requests List

Credit Reporting Adjustment

1 of 1

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SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Menu: Delete Query Search Attachment Name: [] New File New URL 1 - 2 of 2

Attachment Name	Size (in Bytes)	Type	Modified	Update File	Comments
1-107188222503 10-08 157 PM		735.915pdf	10/8/2019 01:57:23 PM		
letter		212.360pdf	10/8/2019 11:31:47 AM		

1-107188222503

Oct 08 19:01:59p Ritz

732-294-8625

p.1

Automated Assistant (10/8/2019, 12:09:19 PM): Thank you for contacting Nissan Motor Acceptance Corporation. I am the NMAC Automated Assistant. This chat may be saved or monitored for quality assurance purposes.

Automated Assistant (10/8/2019, 12:09:20 PM): Before we begin, I need to provide you this disclosure:

Automated Assistant (10/8/2019, 12:09:21 PM): This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Automated Assistant (10/8/2019, 12:09:22 PM): I see your account had a payment of \$190.59 due on Sep 25, 2019. Are you chatting to report a payment that you have already made or plan to make in the next 7 days?

Bot (10/8/2019, 12:09:24 PM): Menu Options:

Yes, I'd like to report a payment

No, I'd like to speak with an agent

Me (10/8/2019, 12:09:26 PM): No, I'd like to speak with an agent

Automated Assistant (10/8/2019, 12:09:28 PM): Let me connect you to an agent for additional help. Just a moment while I transfer you

Nancy (10/8/2019, 12:09:30 PM): Thank you for contacting Nissan Motor Acceptance Corporation. This chat may be saved or monitored for quality assurance purposes. My Name is Nancy. How may I assist you today?

Nancy (10/8/2019, 12:11:57 PM): I hope I did not lose you. If I do not hear back from you within the next 2 minutes, this chat will be automatically disconnected to protect your privacy.

Me (10/8/2019, 12:12:08 PM): Hello Nancy. Prev chat with Nicholas then Lisa timed out inactivity.

Nancy (10/8/2019, 12:12:27 PM): Hello. May I have your first and last name?

Me (10/8/2019, 12:12:37 PM): Andrew Ritz

Nancy (10/8/2019, 12:12:52 PM): Thank you, I do apologize I do not have access to view this information. You would need to call in and speak with our Lease Customer Network Department at 866-414-7188. They will be the best department to resolve your issue or any questions that you may have.

Me (10/8/2019, 12:13:31 PM): May I have a fax number please?

Me (10/8/2019, 12:13:41 PM): I recently sent my check #1889, drawn Santander Bank, NA, in amount USD430.25 for the NET LIABILITY amount shown on the lease-end liability statement. It was sent certified mail and received at Nissan Motor Acceptance Corp, PO Box 660577, Dallas, TX 75266-0577 at 4:55am on 10-03-2019. It has not yet been deposited. The due date for this payment is Saturday, 10-12-2019. If at all possible, I would like to see it clear my checking account before the due date.

Nancy (10/8/2019, 12:13:48 PM): They will be able to provide their Fax number when you contact them.

Me (10/8/2019, 12:14:12 PM): Alright thanks.

Nancy (10/8/2019, 12:14:17 PM): You're welcome.

FAX TO: NMAC

PAGE 1 OF 16 TOTAL PAGES

ATTN: ANNA AT 972-607-8973

OCT 08, 2019

FROM: ANDREW RITZ
LEASE ACCOUNT
*2500 7889 347

PLEASE REVIEW THE ATTACHED!

- ① END-OF-LEASE LIABILITY STMT REMITTANCE CHECK NOT YET DEPOSITED. PAGES 2 THRU 6
- ② ERRORS ON LIABILITY STMT. ORIGINAL/ACTUAL TERM & LATE CHARGES PAGES 4 AND 7
- ③ EMAILS FROM NMAC AFTER SENDING OUT PAYMENT. PAGES 8 AND 9.
- ④ ISSUE OF RETURNING VEHICLE. REPORTED AS 09-20-2019. ACTUAL VEHICLE RETURN WAS 08-09-2019. RESULTED IN LATE PAY AND/OR NO PMT OVER 30 DAYS TO CREDIT BUREAUS. VEHICLE RETURN PROCEDURE AS PER AGREEMENT FOLLOWED. PAGES 10 THRU 13.
- ⑤ PAYMENT 30 DAYS LATE STILL BEING REPORTED TO AT LEAST EXPERIAN. ANNA INITIATED ACTION TO CORRECT. NMAC CONFIRM *1-107188222503. ALL PAYMENTS ON TIME PAGES 14 THRU 16.

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Oct 08 19:01:59p

Ritz

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Nissan Motor Acceptance Corp.
PO Box 660577
Dallas, TX 75266-0577

September 30, 2019

via USPS Certified Mail #7019 1120 0001 4252 5000

7019 1120 0001 4252 5000

RE: 2017 Nissan Sentra twenty-four month lease with three month extension
Vehicle ID #: 3N1AB7AP1HY273133
start date: May 10, 2017
maturity date: August 09, 2019
NJ Sales Tax rate: 6.6250%
account number: 2500 7889 347

To Whom It May Concern:

Enclosed is the END OF LEASE - LIABILITY STATEMENT that I printed from within my account on the Nissan Motor Acceptance Corp website. It must have only recently been posted there.

Enclosed also is check #1889, drawn from my Santander Bank, NA checking account, in amount USD430.25 for the NET LIABILITY amount shown on the statement.

It looks as though I'm being given twelve or so days to pay this statement on time.

I'm sending the full amount requested by you to your Remit Miscellaneous Fee or Other Charges address.

However, I have an issue with the following items on the statement and feel I do not owe for them. I would really appreciate if you would provide explanation or refund:

- ✓ Late Charges Due \$ 9.08
- ✓ Disposition Fee Tax \$ 26.17

I have never been late with any payment.
The NJ Consumer Affairs pamphlet Guide To Auto Leasing pp 16-17 (attached) seem to indicate that only Leasing Company Bank Administration and Acquisition fees are taxable.

Thank you in advance for your assistance.

I look forward to hearing from you.

Sincerely,

Andrew Ritz
94 Halls Croft Road, Unit D
Freehold, NJ 07728
home tel/fax: 732-294-8625

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Nissan Confidential C

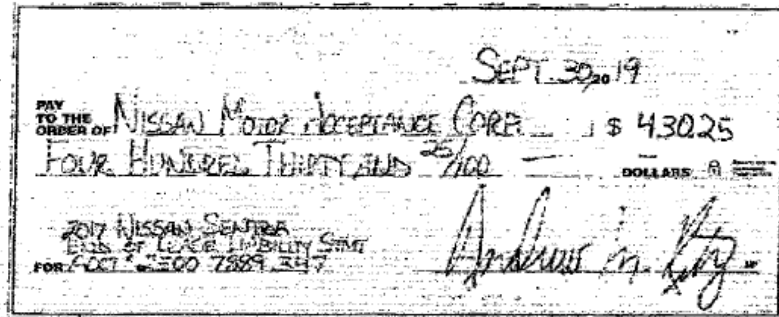
1-107188222503

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Ritz

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CK* 1889 , ACCT* 0481058885
DRAWN SANTANDER BANK, NA

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Ritz

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NMAC Finance Account Manager

1 of 1

09/29/2019, 2:23 PM

NMAC

MY ACCOUNTS (/NissanAccountDashboard) PAYMENTS (/NMAC_inf_paymentDashboard) MY PROFILE (/NissanCustomerInfo)
 MESSAGE CENTER (/NissanMessageCenter) DOCUMENTS (/NissanDocuments) WELCOME ANDREW RITZ LOGOUT (/NissanProfileLogout) LIVE CHAT (/NissanLiveChat)
 emsCENTRA

End of Lease Experience

Inspection Results

Liability Statement

Pay Liability

End of Lease Facts: <https://www.nissanfinance.com/nmac/help/lease/return-to-main-page>
<https://www.nissanfinance.com/nmac/help/lease/return-to-main-page>

END OF LEASE - LIABILITY STATEMENT

Account/ Lease Number: 25007889547

Due Date: 10/12/2019

Summary of Charges

Unsettled Contract Obligation	\$0.00
Term Tax	\$0.00
Remaining Rents Due	\$0.00
Late Charges Due	\$9.00
Liability Tax	\$0.00
Excess Mileage Charge	\$0.00
Excess Wear and Use*	\$0.00
Tax on Excess Wear & Use/ Mileage at: 6.62 %	\$0.00
Miscellaneous Charges	\$0.00
Property Tax	\$0.00
Disposition Fee	\$349.00
Disposition Fee Tax	\$26.17
Repossession Fee	\$0.00
GROSS LIABILITY	\$430.25
Payments Reversed	\$0.00
Payments Received	\$0.00
Security Deposit	\$0.00
Previously Refunded	\$0.00
NET LIABILITY	\$430.25

Waived Amount \$0.00

*Please note that the itemization of wear and use is available in inspection details tab.

[Return to Main Page](#)

NO PAYMENTS
WERE LATE.
PER LEASE CONTRACT,
VEHICLE WAS
RETURNED AS INSTRUCTED
AND ON TIME.



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Ritz

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USPS.com® - USPS Tracking® Results

1 of 2

10/03/2019, 9:06 AM

USPS Tracking®

FAQs >

Track Another Package +

Track Packages
Anytime, AnywhereGet the free Inform Delivery® feature to receive
automated notifications on your package!

Learn More

<https://my.usps.com/track/track/package/70191120000142525000><https://my.usps.com/track/track/package/70191120000142525000>

Tracking Number: 70191120000142525000

Remove X

Your item was delivered at 4:55 am on October 3, 2019 in DALLAS, TX 75266.

✓ Delivered

October 3, 2019 at 4:55 am
Delivered
DALLAS, TX 75266

Get Updates ✓

Text & Email Updates ✓

Tracking History ^

October 3, 2019, 4:55 am
Delivered
DALLAS, TX 75266
Your item was delivered at 4:55 am on October 3, 2019 in DALLAS, TX 75266.October 3, 2019, 4:21 am
Available for Pickup
DALLAS, TX 75266October 3, 2019, 4:16 am
Arrived at Unit
DALLAS, TX 75266October 2, 2019, 7:59 am
Arrived at USPS Regional Destination Facility
DALLAS TX DISTRIBUTION CENTEROctober 1, 2019, 5:30 am
Departed USPS Regional Facility
TRENTON NJ DISTRIBUTION CENTERSeptember 30, 2019, 10:19 pm
Arrived at USPS Regional Origin Facility
TRENTON NJ DISTRIBUTION CENTERSeptember 30, 2019, 2:06 pm
Departed Post Office
ADELPHIA, NJ 07710September 30, 2019, 7:57 am
USPS in possession of item
ADELPHIA, NJ 07710

U.S. Postal Service
CERTIFIED MAIL RECEIPT
Domestic Mail Only

For delivery information visit our website at www.usps.com

DALLAS, TX 75266

Certified Mail Fee	\$3.50
Return Receipt (hard copy)	\$0.00
Return Receipt (electronic)	\$0.00
Certified Mail Restricted Delivery	\$0.00
Adult Signature Required	\$0.00
Postage	\$0.55
Total Postage and Fees	\$4.05

Sent to **NISSAN MOTOR ACCEPTANCE CORP**
PO Box 660577
DALLAS, TX 75266-0577

SEP 30 2019
09/30/2019

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https://tools.usps.com/go/TrackConfirmAction?qt_c_tlLabels1=70191120000142525000

PAGE 5/16 * RCVD AT 10/8/2019 12:59:28 PM [Mountain Daylight Time] * SVR:NCIRAW22/3 * DNIS:0078973 * CSID:732 294 8625 * ANI:7322948625 * DURATION (mm:ss):09-08

Nissan Confidential C

1-107188222503

Oct 08 19:02:01p

Ritz

732-294-8625

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NISSAN MOTOR ACCEPTANCE CORPORATION

BILLING SUMMARY

Statement Date: September 18, 2019

Description	Amount	Tax	Total
PRIOR BILLINGS	\$ 340.46	\$ 22.56	\$ 363.02
PRIOR LATE CHARGES	\$ 9.08	\$ 0.00	\$ 9.08
BASE RENT	\$ 170.23	\$ 11.28	\$ 181.51

For additional payment information, please call Lease Customer Network.

Total Amount Due: \$ 553.61

Due Date: 10/09/2019

If prior past due billing has been mailed please accept our thanks.

ACCOUNT INFORMATION

Account Number: 2500 7889 347

Start Date: 05/10/2017

Monthly Rent: \$ 181.51

Current Tax Rate: 6.63 %

Vehicle Description: NISSAN SENTRA 17

Vehicle ID: 3N1AB7AP1HY273133

Maturity Date: 08/09/2019

CONTACT US

Lease Customer Network - 800.777.7018

Automated Response 24 hours, 7 days a week

Agents Available Monday - Friday 7am-7pm CST

Remit Miscellaneous Fee or Other Charges to:
 Nissan Motor Acceptance Corporation
 P.O. Box 680577
 Dallas, TX 75266-0577

YOUR ROAD
TO REWARDS.

nissancreditcard.com

Please detach and return this coupon along with your payment



NISSAN MOTOR ACCEPTANCE CORPORATION

Mail Monthly Payments to:
 Nissan Motor Acceptance
 Corporation
 PO Box 740596
 Cincinnati, OH 45274-0596

Customer Name: ANDREW RITZ
 94 HALLS CROFT RD UNIT D,
 FREEHOLD, NJ 077285268

Account Number: 2500 7889 347

Payment Due By: 10/09/2019

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END-OF-LEASE LIABILITY STMT:

ALL I HAD ACCESS TO WAS ONLINE NMAC WEBSITE POSTED VERSION
 CERTIFIED MAIL WITH CK#1889, AMT 430.25 TO REMIT MISC. FEE ADDRESS

1-107188222503

Oct 08 19:02:01p Ritz

732-294-8625

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Nissan Motor Acceptance Corporation
P.O. Box 660360 Dallas, Texas 75266-0360

Telephone: 800.777.7018

ANDREW M RITZ
94 HALLS CROFT RD UNIT D
FREEHOLD, NJ 07728-5268

ACCOUNT INFORMATION

Statement Date: September 27, 2019
Due Date: 10/12/19
Account Number: 2500 7889 347
Maturity Date: 05/09/19
Vehicle: 17 NISSAN SENTRA
VIN: 3N1AB7AP1HY273133
Original / Actual Term: 24 / 29 5/3 24/27
Allowed / Actual Mileage: 36278 / 32500 + 24 Month Exl

END OF LEASE LIABILITY STATEMENT

SUMMARY OF CHARGES

Unsatisfied Contract Obligation
Term Tax
Remaining Rents Due
Late Charges Due **NEVER ANYTHING LATE** 9.08
Luxury Tax
Excess Mileage Charge
Excess Wear and Use*
Tax on Excess Wear & Use/ Mileage at (6.625%)
Miscellaneous Charges
Property Tax
Disposition Fee 395.00
Disposition Fee Tax 26.17
Repossession Fee 430.25
GROSS LIABILITY
Payments Reversed
Payments Received
Misc Credits Received
Security Deposit
Previously Refunded
NET LIABILITY \$ 430.25

Have Questions?

Call us at 800.778.4211

For leases owned by Nissan-Infiniti LT, Nissan Motor
Acceptance Corporation acts as servicer.

* Please note the itemization of wear and use is on the back, if applicable. If you purchased a protection product, please contact your provider to start your claim. Refer to your contract package received at inception for contact information and details.

01374 3414985-801699 003805 06002/08003

Remit this portion with your payment

You may sue or obtain for the remaining debt if the debt has been or will be discharged in bankruptcy. If you filed for bankruptcy relief, then this notice is for informational purposes only and should not be treated as a request for payment.

REMITTANCE

ANDREW M RITZ
94 HALLS CROFT RD UNIT D
FREEHOLD, NJ 07728-5268

Date: September 27, 2019
Lease #: 2500 7889 347
Amount Due: \$ 430.25
Due Date: 10/12/19

MAIL TO

Nissan Motor Acceptance Corporation
P.O. Box 740596
Cincinnati, OH 45274-0596

Amount Enclosed: \$



Changes?

If you are making changes to your address, check the box at left and complete the reverse side.



"MAIL MONTHLY PMTS TO" ADDRESS
ON MONTHLY BILLING SUMMARY STMT.

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Account Details returning your 2017 NISSAN...

10/04/2019 11:13 AM

10/04/2019, 11:01 AM

Subject: Thank you for returning your 2017 NISSAN SENTRA
From: "Nissan Motor Acceptance Corporation" <reply@email.nissanfinance.com>
Date: 09/26/2019, 11:03 AM
To: <amritz12@outlook.com>



Nissan Motor Acceptance Corporation

YOUR ACCOUNT ENDING: 89347
 LOGIN TO YOUR ACCOUNT

YOU'RE ALMOST DONE

Thank you for being part of the Nissan Motor Acceptance Corporation (NMAC) family. We hope you enjoyed driving your 2017 NISSAN SENTRA.

We were notified that your vehicle was returned on 09/20/2019.

VIEW ACCOUNT STATUS

FINAL LIABILITY STATEMENT

Your final liability statement, outlining any remaining charges, will be mailed to you in the coming weeks. [Click here](#) for more information about your final liability statement.

Thank you again for being a valued customer and we look forward to servicing your automotive financing needs in the future. Should you have any questions or concerns, please contact us at 1-800-647-7261 from 7am - 7pm CST, Monday to Friday.

CHOOSE YOUR NEXT NISSAN



View offers at your dealer and shop online at ChooseNissan.com

SHOP ONLINE



CUSTOMER SERVICE
 800.456.6522
 7AM - 5PM CT Mon - Fri
 8AM - 5PM CT Sat



LIVE CHAT
 7AM - 7PM CT Mon - Fri



NISSANUSA.COM
 MAINTENANCE, TIRES,
 MANUALS, PARTS AND
 ACCESSORIES.

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<https://usa.experian.com/#/credit/reports/experian/now/accounts/details/4>

PAGE 8/16 * RCVD AT 10/8/2019 12:59:28 PM (Mountain Daylight Time) * SVR:NCIRAW22/3 * DNIS:6078973 * CSID:732 294 8625 * ANI:7322948625 * DURATION (mm-ss):09-08

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End of Lease Liability Reminder

10/03/2019, 9:09 AM

Subject: End of Lease Liability Reminder
From: Nissan Motor Acceptance Corporation <donotreplycss@nissanfinance.com>
Date: 10/02/2019, 10:01 PM
To: "amritz12@outlook.com" <amritz12@outlook.com>



Nissan Motor Acceptance Corporation

YOUR ACCOUNT ENDING: 889347(AMRSENTRA)

[LOG IN TO YOUR ACCOUNT](#)**End of Lease Liability Reminder**

Dear Andrew Ritz,

We recently sent you an invoice detailing the remaining balance of \$ 430.25 due to satisfy your lease obligation on your 17 NISSAN SENTRA.

The statement should arrive by mail in the next few days. A breakdown of the charges, if any, is also currently available online at www.NissanFinance.com. After logging in, you can view the charges and pay the liability balance via the Pay Liability link.

If you have any questions regarding your liability statement, or the amount due, please contact one of our End of Lease Specialists for assistance.

Our office is open Monday through Friday, from 7:00 AM to 6:00 PM CT. at 800.778.4211. Our automated phone system, and website are available 24 hours a day, 7 days a week.

Sincerely,
 Nissan Motor Acceptance Corporation
 Customer Center Dallas

IMPORTANT NOTICE FOR BANKRUPT CUSTOMERS: IF YOUR OBLIGATION TO PAY ANY DEBT LISTED IN THIS NOTICE HAS BEEN DISCHARGED IN BANKRUPTCY, OR IS PRESENTLY THE SUBJECT OF A BANKRUPTCY COURT PROCEEDING, BANKRUPTCY COURT-APPROVED PLAN OR BANKRUPTCY COURT ORDER, WE ARE NOT THROUGH THIS DOCUMENT ATTEMPTING TO COLLECT ANY AMOUNTS FROM YOU AS A PERSONAL LIABILITY, AND WILL ONLY PURSUE ANY RIGHTS WE MAY HAVE IN THE BANKRUPTCY COURTS TO THE EXTENT ALLOWED BY LAW

2019-10-03 10:01 AM 10-03-19



CUSTOMER SERVICE
 800.455.6222
 7AM - 9PM CT Mon - Fri
 8AM - 5PM CT Sat



LIVE CHAT
 7AM - 7PM CT Mon - Fri



NISSANUSA.COM
 MAINTENANCE TIPS,
 MANUALS, PARTS AND
 ACCESSORIES.

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16_NMAC-NCIRAW21

10/7/2019 9:41:51 AM PAGE 1/001 Fax Server



Freehold Nissan New Jersey LLC
d.b.a. FREEHOLD NISSAN

4041 US Hwy 9 North
Freehold, New Jersey 07729

Phone: (732) 780-3600
Website: www.freeholdnissan.com

September 24, 2019

NMAC:

RE: 2017 Nissan Sentra Vin#391AB7AP1HY23133

To whom it may concern:

This vehicle was dropped off to our dealership on 8.9.19. The Customer wanted it to be grounded and turned in but didn't want to follow procedure and abandoned the Vehicle at 4041 RT 9 in Freehold NJ.

The odometer was 32,500 miles at the time the car was left.

Best Regards,

Freehold Nissan of NJ LLC

* THANK YOU FOR THIS COPY.

I RETURNED THIS VEHICLE ON THE LAST POSSIBLE DATE
TO RETURN.

THE PROCEDURE I FOLLOWED IS THE LEASE EXTENSION AGREEMENT
AND LEASE CONTRACT ITEM 12 VEHICLE RETURN. (ATTACHED)
FREEHOLD NISSAN WANTED AN APPT FOR VEHICLE RETURN.

THE RETURNING DATE 08-09-2019, AND LEASE CONTRACT WORKING
DID NOT ALLOW FOR THE DEALERSHIP'S PROCEDURE

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Additional Terms and Conditions**ENDING YOUR LEASE****12. Vehicle Return**

When your Lease terminates, whether early or as scheduled, you will return the Vehicle to a Nissan dealer or other location we specify. You will complete a statement of this Vehicle's mileage at termination as required by federal law. If you keep possession of this Vehicle past the end of the lease term, you will continue to pay the monthly payments, but you agree that you have no right to keep this Vehicle unless you enter into a written agreement with us extending the lease term. You will pay us for any damages we suffer because you failed to return this Vehicle to the Nissan dealer or other location we specify or because you failed to return this Vehicle at the end of the lease term. We may determine our damages in one of the following two ways at our election and in our sole discretion: a) by charging you the Total Monthly Payments for each month the Vehicle is not returned as required plus any other amounts due under Sections 13 and 25; or b) by charging you for amounts due under the formula provided in Section 14 and any amounts due under Sections 13 and 25.

13. Scheduled Termination

The scheduled term of your Lease is the number of months corresponding to the number of monthly payments identified in Sections 3 and 5. At the end of the lease term, you will return this Vehicle and pay us immediately:

- a) a Disposition Fee equal to the amount disclosed in Section 5 which we will waive if this Lease is not in default and you concurrently enter a new lease or retail contract financed by Nissan; plus
- b) all past-due monthly payments, and other charges under this Lease; plus
- c) any amounts owed as a result of excessive wear and use, as disclosed in Section 20; plus
- d) any Excess Mileage Charge at lease maturity, or an Excess Mileage Charge for the period for which this Lease was in effect pro-rated monthly, as disclosed in Section 6; plus
- e) any taxes related to the termination.

14. Early Termination

- a) Conditions for YOUR early termination. You may terminate this Lease before the end of the lease term, effective on the due date of a monthly lease payment if you return the Vehicle, you are not in default, you have paid at least 12 monthly payments, you give us at least 30 days prior written notice and you pay us the amount disclosed in Section 14(c).
- b) Conditions for OUR early termination. We may terminate this Lease before the end of the lease term under Section 26 or if you are in default as described in Section 25.
- c) Amounts you will owe if you terminate this Lease as described before the end of the lease term, under Section 14(a) or Section 14(b), then you will pay us:
 - i) the amounts disclosed in Section 13; plus
 - ii) an Early Termination Charge equal to the difference, if any, between the Adjusted

Lease Balance and this Vehicle's Fair Market Wholesale Value or, if we do not terminate this Lease under Section 14(b), an Early Termination Charge equal to the sum of the Base Monthly Payments not yet due, if less; plus

- iii) if you are in default, the amounts disclosed in Section 25.
- d) For an electric vehicle, if we abandon our interest in the charging accessories, we may exclude the value of the charging accessories from the determination of Fair Market Wholesale Value.

"Adjusted Lease Balance" is a charge in today's dollars ("today" being the date the Lease is terminated) for Base Monthly Payments not yet due and the Residual Value of the Vehicle. Our method of calculating "today's dollars" is the Constant Yield Method, a generally accepted accounting formula.

"Fair Market Wholesale Value" is the wholesale value assigned by us in a commercially reasonable manner in accordance with accepted practices in the automobile industry for valuation of used vehicles, or by a written agreement as to the Vehicle's value agreed by you and us. If you disagree with the value we assign to the Vehicle, you may obtain, at your own expense, within 10 days after you return the Vehicle, a professional appraisal of this Vehicle's wholesale value or comparable value made by an independent third party agreeable to both you and us (the "Professional Appraisal"). If a Professional Appraisal is used to value the Vehicle for determining liability under this section, no amounts disclosed in Section 20 will be due from you.

In the event early termination of this Lease occurs at your election pursuant to Section 14(a), you hereby agree that the Fair Market Wholesale Value is the wholesale value loan value or comparable value listed for the Vehicle, at the time of the early termination. In one of the following used vehicle valuation guides, at our election: National Automobile Dealers Association (NADA), Kelley or Black Book.

15. Purchase Option

You have the option to purchase this Vehicle "AS IS" from the originating dealer, or other location we specify, in accordance with Section 15(b), prior to any official fees and taxes, which include in cost required in connection with the purchase. An early purchase Option Fee of \$300.00, which fees, taxes and costs are not included in the Purchase Option Price agreed to in Section 5. If you purchase the Vehicle at the end of the lease term, the Purchase Option Price will be the Residual Value shown in Section 5(c). If you purchase the Vehicle before the end of the lease term, the Purchase Option Price will be the Adjusted Lease Balance disclosed in Section 14). In either case, you must also pay other amounts due under this Lease at the time of purchase.

VEHICLE INSURANCE, MAINTENANCE, PAYMENTS AND USE**16. Insurance**

You are responsible for the following minimum types and amounts of coverage ("Required Insurance") during the lease term: a) Comprehensive, including fire and theft insurance if this Vehicle is a car, or fire, theft and combined additional coverage if this Vehicle is a truck, with a maximum deductible of \$1,000; b) Collision Coverage with a maximum deductible of \$1,000; c) Property damage liability of \$50,000 per occurrence; and d) Bodily injury liability of \$100,000 per person and \$300,000 per occurrence. Your insurance policy must name us as loss payee on coverages (c) and (d) and provide us with primary coverage as an additional insured on coverages (c) and (d). You will provide us with proof of insurance at the start of the lease term. Your insurance policy must provide us with at least 30 days notice of any cancellation, reduction or other material change in coverage. You appoint us as your attorney-in-fact to arrange for and procure payment of insurance loss proceeds directly with your insurance carrier(s) and to endorse, present and collect insurance loss proceeds checks.

NO PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS IS INCLUDED IN THIS LEASE.

17. Late Charge, Returned Check Charge, Fines, and Fees

If any monthly payment is not received in full by us within 15 days after its due date, you will pay a late charge of 5% of the monthly payment due or \$25.00, whichever is less or as allowed by state law, plus any applicable taxes. Payments shall be applied to the most past due payment first. If any payment (including any electronic funds transfer) you make to us is not honored, or is charged back to us, in addition to any late charge, you will pay us a \$10.00 service charge, or such other charge as allowed by law, plus any applicable taxes. You will pay when due any official fee or fine imposed on this Vehicle, such as a toll charge, parking tickets, traffic or toll violation. Should we have to pay any such fee or fine on your behalf, you will pay us the amount of the fee or fine plus a \$20.00 administrative charge, or such other charge as allowed by law, plus any applicable taxes.

18. Official Fees and Taxes

You will pay when due all official fees and taxes, including registration, title and license fees, and personal property taxes related to this Vehicle or this Lease, which are incurred during the lease term, even if they are assessed after this Lease terminates. Should we have to pay any official fee or tax on your behalf, you will pay us the amount of the official fee or tax, and any interest or penalties assessed. You may also agree to pay personal property taxes in advance of the applicable due date, by mutual settlement of an estimated amount with us.

19. Vehicle Maintenance and Use

You agree to maintain this Vehicle at your own expense. You agree to follow the owner's manual and maintenance schedule and to make all necessary repairs and replacement of parts, which includes maintaining adequate records of vehicle maintenance. Failure to properly maintain this Vehicle in accordance with the owner's manual and/or maintenance schedule may result in charges in addition to excessive wear and use charges. This Vehicle may not be used for any illegal purpose or to transport people or goods for hire. Except for occasional and incidental use (not to exceed a total of 3 days in any month) by other licensed, qualified, insured operators with your permission, you shall retain possession of this Vehicle. Except as allowed in this Section, you will not alter or

install any equipment upon this Vehicle and will pay the amount it would cost to restore this Vehicle to its original condition. You may elect to have an airbag on/off switch installed in the Vehicle, at your expense, if you have received prior written approval from the National Highway Transportation Safety Administration ("NHTSA") and you provide us written notice (including a copy of the NHTSA approval and the dealer's written confirmation of the installation) within 30 days after installation. The switch must be installed by an authorized Nissan dealer using Nissan parts. If an airbag on/off switch is installed, you release us from any claims, losses or damages resulting from such installation, improper installation, or your use or improper use of the switch. For an electric vehicle, you agree that we own the battery and that you may replace it only with our permission and only with a genuine Nissan battery specified for use with the vehicle. Any such replacement battery will be deemed an accession to the vehicle and our property. We may elect to abandon any interest we have in charging accessories. You agree to indemnify us for any loss, liability or expense arising from the use or condition of this Vehicle. You agree to keep this Vehicle free from liens and encumbrances. If you leased this Vehicle in the 48 contiguous United States, you will not remove this Vehicle from these 48 states without our prior consent. If you leased this Vehicle in Alaska, Hawaii, or Guam, you will not remove this Vehicle from that state or territory without our prior consent. If you remove this Vehicle from your state of residence or the leasing address identified in this Lease such that new registration or licensing will be required, you will notify us immediately in writing and will bear all related expenses. You will provide and complete any document necessary to comply with any applicable federal, state or local law regarding this Vehicle or this Lease.

20. Excessive Wear and Use

You are responsible for all repairs to this Vehicle that are not the result of normal wear and use. At the end of the lease term or at early termination (except in the case when a Professional Appraisal as set forth in Section 14 is used to value the Vehicle), you will pay us the amount it would cost for the repairs. These repairs include, but are not limited to, the costs necessary to:

- a) REPLACE inoperative mechanical parts including power accessories; dents, scratches, chips or rusted areas on the body; mismatched paint; broken windows or inoperative window mechanisms; broken headlight lenses or sealed beams; dents, cuts, scratches or gouges in the bumper, broken grilles or dents in the grille; single dents or a series of small dents on other trim parts, including headlight and taillight bezels or seats, seat belts, head lining, door panels or stripping from any trim or any damaged beyond ordinary wear and use or are burned;
- b) REPLACE any windshield damaged with chips, cracks or bull's-eyes, any tire not part of a matching set of 5 tires (or four with an emergency spare), or tires with less than 1/8" of tread remaining at the shallowest point, or tires which are not a matching set of tires of comparable type and quality to the tires furnished with this Vehicle upon commencement of this Lease; missing parts, accessories and adornments, including bumpers, ornamentation, emblems, hubcaps, chrome stripping, rearview mirrors, radio and stereo components, or emergency spare.

You may obtain at the end of the lease term and at your own expense a Professional Appraisal of the amount required to repair or replace parts or the amount which the excessive wear and use reduces the value of the Vehicle. Such a Professional Appraisal shall be performed by an independent third party agreed to by the Lessee and Lessor, which appraisal will be final and

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NLTN 3001-NJ-E 4/15

1-107188222503

Oct 08 19:02:04p

Ritz

732-294-8625

p.12



Nissan-Infiniti LT ®

P.O. Box 660360 Dallas Texas 75266-0360
Telephone: (800) 456-6622

April 17, 2019

[Barcode]

>00962 2876952 003 006143

ANDREW RITZ

94 HALLS CROFT RD UNIT D

FREEHOLD NJ 077285268

Account: 2500 7889 347
Contract Date: 5/10/2017
Vehicle: 2017 NISSAN SENTRA
VIN: 3N1AB7AP1HY273133

Lease Maturity Date: 5/9/2019

Dear ANDREW M RITZ:

We understand that you wish to extend your above-referenced lease for up to an additional three (3) month(s), and Nissan-Infiniti LT ("NILT") is agreeable to allowing such an extension.

Depending on your location, NILT may be required to collect state sales/use tax on any lease payment exceeding the term of your original Motor Vehicle Lease Agreement ("Lease Agreement"). The application of state sales/use taxes, or increases in such taxes, could cause the monthly lease payments to increase under this extension from the amount in your original Lease Agreement. Your total monthly payment, which includes, if applicable, monthly sales/use tax of \$11.27, is \$181.50. Your personal property tax responsibility under the Lease Agreement will remain during the extension period, and you agree to responsibility for such taxes pursuant to the terms of your Lease Agreement.

You further agree to maintain registration and insurance coverage for the leased vehicle during the extension period. Your vehicle must be returned no later than three (3) month(s) after your above-referenced original scheduled lease maturity date. You may return your vehicle any time during the extension period. Your account must be current at the time of the lease extension and at the time of vehicle return. Additional mileage will be allotted on a pro-rata monthly basis in accordance with the mileage allowance originally agreed to in your Lease Agreement. Your new extension period will end 8/9/2019.

Except as modified in this correspondence, the provisions of your Lease Agreement will continue to govern all terms and conditions of your lease of the vehicle during the extension period.

Please sign in the spaces provided in order to indicate your agreement to the terms of extension reflected in this letter. This letter must be signed by all parties responsible for this account, including any co-lessees and guarantors, and returned to NILT at the following address: Nissan-Infiniti LT, P.O. Box 660595, Dallas, TX 75266-0695.

Yours truly,

Lease Customer Network
Nissan-Infiniti LT
Customer Center Dallas

Agreed:

Lessee: ANDREW M RITZ

Date:

22 APR 2019

Agreed:

Co-Lessee: MICHAEL RITZ

Date:

4/22/19

For leases owned by Nissan-Infiniti LT, Nissan Motor Acceptance Corporation acts as servicer.

55 E 1-55307477102

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Nissan Confidential C

1-107188222503

Oct 08 19:02:04p

Ritz

732-294-8625

p.13

Crystal (9/26/2019, 8:38:58 AM): Thank you for contacting Nissan Motor Acceptance Corporation. This chat may be saved or monitored for quality assurance purposes. My Name is Crystal. How may I assist you today?

Me (9/26/2019, 8:39:09 AM): Hello Crystal.

Crystal (9/26/2019, 8:39:13 AM): Hello, I may be able to assist you today. Who do I have the pleasure of speaking with (full name including and additional last names or suffix), and may I have, the year, make, and model of the vehicle?

Me (9/26/2019, 8:39:34 AM): Andrew Ritz – 2017 Nissan Sentra

Me (9/26/2019, 8:39:56 AM): Hello, Apologies for length. This past Friday 09-20-2019, I found out the 2017 Nissan Sentra returned to Freehold, Nissan on 08-09-2019 had not been grounded. With the help of Tee with your Lease Maturity Dept and later Shanella with Customer Service, vehicle grounding was achieved with 32,600 miles on odometer. With this chat, it was a very trying day on Friday. Tee had arranged for a Federal Odometer statement to be completed at Freehold Nissan by the sales manager. He had put the date of the document as 09-20-2019 and would not let me notate next to my signature that the car had actually been returned on 08-09-2019 (a more complete, accurate depiction). The sales manager took the form from me and ripped it up. A phone call to NMAC from the sales manager's office with Tee on the line. After discussion, the sales manager completed a new form. I noticed it had 36,300 or so miles on it. I know I was not over mileage. I refused to sign a form that I knew had incorrect mileage. He had not offered to walk my father and I to the car to verify this mileage reading. He kept repeating that the car was not grounded because there was no appointment to return the car.

Me (9/26/2019, 8:40:09 AM): I would like to point out that the original lease contract reads, "Item 12, Vehicle Return. When your Lease terminates, whether early or as scheduled, you will return the Vehicle to a Nissan dealer or other location we specify. You will complete a statement of this Vehicle's mileage at termination as required by federal law. If you keep possession of this Vehicle past the end of the lease term, you will continue to pay the monthly payments, but you agree that you have no right to keep this Vehicle unless you enter into a written agreement with us extending the lease term. You will pay us for any damages we suffer because you failed to return this Vehicle to a Nissan dealer or other location we specify or because you failed to return this Vehicle at the end of the lease term. We may determine our damages in one of the following two ways at our election and in our sole discretion: a) by charging you the Total Monthly Payment for each month the vehicle is not returned as required plus any other amounts due under Sections 13 and 25; or b) by charging you for amounts due under the formula provided in Section 14 and any amounts due under Sections 13 and 25."

Me (9/26/2019, 8:40:24 AM): The sales manager had both keys in his possession and the vehicle was on the Freehold Nissan lot on 08-09-2019. My father and I were both in the sales manager's office talking to him and the car was ready for him to inspect (mileage and condition). He had the opportunity to do so, but refused. The vehicle NJ license plates were surrendered to NJMVC Freehold afterward on 08-09-2019. Nothing in Item 12, Vehicle Return or the Lease Extension Agreement states that I first need an appointment to return the vehicle and if I don't have an appointment, the vehicle is deemed 'Not Returned'. Even if I've returned it.

Please forward a copy of this chat to Tee, Shanella, and the sales manager at Freehold Nissan. If this is possible.

I do not doubt what I've been told by NMAC is correct. It is now the systems part of it I worry about. That what has been determined is reflected in NMAC computer system and reported to credit bureaus. So far, this has impacted my credit very negatively. I received a msg from Experian yesterday my dispute is still being worked on. Has issue been corrected?

Crystal (9/26/2019, 8:41:41 AM): Thank you, bear with me a moment please.

Me (9/26/2019, 8:42:50 AM): I know it is a lot of info, but I'm concerned about my credit.

Me (9/26/2019, 8:42:57 AM): No problem.

Crystal (9/26/2019, 8:43:57 AM): Thank you, bear with me a few more moments please.

Me (9/26/2019, 8:44:11 AM): No problem. Take your time.

Crystal (9/26/2019, 8:44:57 AM): Thank you for your patience. I am still reviewing your account. Please allow me a few more moments.

Me (9/26/2019, 8:46:14 AM): No problem. I appreciate your assistance.

Crystal (9/26/2019, 8:46:45 AM): If the chat starts to time out on you please type a period (.) to refresh the screen and stop the time out.

Me (9/26/2019, 8:46:56 AM): okay, thanks.

Crystal (9/26/2019, 8:47:54 AM): Thank you for your patience. I am still reviewing your account. Please allow me a few more moments.

Me (9/26/2019, 8:48:47 AM): .

Crystal (9/26/2019, 8:50:26 AM): Thank you, for your patience.

Me (9/26/2019, 8:51:16 AM): .

Crystal (9/26/2019, 8:52:47 AM): I do apologize, for the inconvenience you have experienced. Due to this being a lease maturity process. We do have to refer you back to Tee/Lease Maturity as she is the supervisor working with you through this and is familiar with the situation. We unfortunately also do not have the option to email the dealer and requested manager for a resolution as you requested.

Crystal (9/26/2019, 8:53:30 AM): Please contact Tee at 866-414-7188 Monday thru Friday 8 AM – 6 PM CST Lease Maturity Department. .

Me (9/26/2019, 8:54:33 AM): Okay. No problem. At least Tee will have a complete and honest rendering of my end of the situation.

Me (9/26/2019, 8:54:46 AM): Thanks for your patience in reading all of that.

Me (9/26/2019, 8:54:53 AM): Have a great day.

Crystal (9/26/2019, 8:54:58 AM): You're welcome. It was my pleasure to assist you today. Thank you for taking the time to chat with Nissan and Infiniti Customer Service and for being a valued customer. If you have no further questions, please click on "End Chat" to close this window. I hope you enjoy your day!

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1-107188222503

Oct 08 19:02:06p Ritz 732-294-8625 p.14
 Account Details 3 of 4 10/04/2019 11:01 AM

Archived Reports
 Oct 2, 2019 - F... **Bureau** Experian® Equifax® TransUnion® Compare All

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Your Next Experian Credit Report is available in 28 days.

Summary Accounts Collections Inquiries Public Records CreditLock

View All Accounts ◀ Previous Next ▶

NISSAN-INFINITI LT

Details

Account #	25807830000X
Original Creditor	-
Company Sold	-
Account Type	Auto Lease
Date Opened	May 2017
Account Status	Open
Payment Status	Current, was past due 30 days
Status Updated	Sep 2019
Usage	-
Balance	\$430
Balance Updated	Sep 30, 2019
Original Balance	\$0
Monthly Payment	\$181
Past Due Amount	-
Highest Balance	-
Terms	24 Months
Responsibility	Joint Account
Your Statement	-

PRINTED ON
10-04-2019

Subscriber reports dispute resolved - consumer disagrees

Comments
 Completed investigation of FCRA dispute - consumer disagrees

Contact Information
 8900 FREPORT PKWY IRVING, TX 75063 (800) 950-6622

Payment History

2017	2018	2019
Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec

☐ On Time ☒ 30 Days Late

Dispute this account

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https://usa.experian.com/#!/credit/reports/experian/now/accounts/details/4
 PAGE 14/16 * RCVD AT 10/8/2019 12:59:28 PM [Mountain Daylight Time] * SVR:NCIRAW22/3 * DNIS:6078973 * CSID:732 294 8625 * ANI:7322948625 * DURATION (mm-ss):09-08

Nissan Confidential C

1-107188222503

Oct 08 19:02:06p

Ritz

732-294-8625

p.15

Darrin (7/23/2019, 9:17:34 AM): Thank you for contacting Nissan Motor Acceptance Corporation. This chat may be saved or monitored for quality assurance purposes. My Name is Darrin. How may I assist you today?

Me (7/23/2019, 9:17:49 AM): Hello Darrin.

Darrin (7/23/2019, 9:19:53 AM): Hello. How may I assist you today?

Me (7/23/2019, 9:20:01 AM): I would like to confirm with you that all payments for the original lease as well as the three month lease extension expiring 08-09-2019 have all been received and posted by NMAC. The 2017 Nissan Sentra will be returned to the dealership on 08-09-2019.

Darrin (7/23/2019, 9:20:20 AM): I'll be happy to assist you today. May I please have your full legal name?

Me (7/23/2019, 9:21:05 AM): I have a letter from NMAC that all payments for the original lease have been received.

Me (7/23/2019, 9:21:10 AM): Andrew M. Ritz.

Darrin (7/23/2019, 9:21:25 AM): Thank you. All payments have been made and the maturity date is 8/9/19.

Me (7/23/2019, 9:22:15 AM): Thanks. A little confusion. Received an emailed statement this morning for a payment due 08-09-2019.

Darrin (7/23/2019, 9:22:53 AM): Until the vehicle is returned, the account will continue to be billed.

Me (7/23/2019, 9:23:36 AM): Okay. The lease extension agreement includes a hard date of 08-09-2019 for the vehicle to be returned.

Darrin (7/23/2019, 9:23:44 AM): Yes, that is correct.

Me (7/23/2019, 9:24:18 AM): Thank you for your help Darrin. I'm relieved that all payments for the lease have been received by NMAC.

Me (7/23/2019, 9:24:24 AM): Have a great day.

Darrin (7/23/2019, 9:24:34 AM): You're welcome! Thank you for chatting with us today. We appreciate your business. Have a great day! Please click on "End Chat" to close this window.

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Nissan Confidential C

1-107188222503

Oct 08 19:02:06p

Ritz

732-294-8625

p.16

**NISSAN MOTOR ACCEPTANCE CORPORATION**

8900 Freepoint Parkway
 Irving, Texas 75063-2438
 Mailing Address: P.O. Box 660360
 Dallas, Texas 75266-0360
 Telephone: 800.777.7018

July 31, 2019

ANDREW M RITZ
 94 HALLS CROFT RD UNIT D
 FREEHOLD NJ 07728-5268

Account: 2500 7889 347
 Lease Date: 05/10/2017
 Vehicle: 2017 NISSAN SENTRA
 VIN: 3N1AB7AP1HY273133

Dear Andrew M Ritz:

Thank you for leasing your vehicle through Nissan Motor Acceptance Corporation and the participating dealer. We have received all 27 payments that were due on the above referenced lease account as of June 19, 2019.

The lease matures on August 9, 2019. If you are not close to the maturity date, please keep in mind that you will receive mailings and/or calls to discuss the end of lease process as that date approaches.

This letter does not release you from any liability due to excess mileage, excess wear and use on the vehicle and/or any other charges (such as property taxes or parking tickets) which may become due.

Until then, if you have any further questions regarding your lease, please do not hesitate to contact our office at 800.777.7018. We are available to assist you from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday. If you would like information on a new vehicle, please visit NissanFinance.com.

Thank you,

Account Services
 Nissan Motor Acceptance Corporation
 Customer Center Dallas

For leases owned by Nissan-Infiniti LT, Nissan Motor Acceptance Corporation acts as servicer.

CS_RENTSP0 11/25/2012 CJS

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Nissan Confidential C

1-107188222503

File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/VIN's SN# Saved Queries: []

Account #25007889347 SR #:

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Waived Dashboard Wapo Fee Matrix Vehicle Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

Menu Message: [] Submit Go To Pin Account

SR Information	Status and Ownership	Vehicle Information
SR #: 1-107188222503	Status: Cancelled	VIN #: 3N1AB7AP1HY273133
Last Name: RITZ	Sub Status: Fax Matched	Year/Make/Model: 17/NISSAN/SENTRA
First Name: ANDREW	Priority: Normal	Followup Date: []
Financial A/C: 25007889347	Owner: X526179	
Waiting for Fax: <input type="checkbox"/>	Group: Admin Operations ...	
Correspondence Required: <input checked="" type="checkbox"/>	Created By: Ana Rodriguez	

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Menu Delete Query Search Attachment Name [v] New File New URL 1 - 2 of 2

Attachment Name	Size (in Bytes)	Type	Modified	Update File	Comments
1-107188222503 10-08 157 PM		735,015.pdf	10/8/2019 01:57:23 PM	✓	
Letter	x	212,360.pdf	10/8/2019 11:31:47 AM	✓	

1-107188222503



Freehold Nissan New Jersey LLC
d.b.a. FREEHOLD NISSAN
4041 US Hwy 9 North
Freehold, New Jersey 07728
Phone: (732) 780-3600
Website: www.freeholdnissan.com

September 24, 2019

NMAC

RE: 2017 Nissan Sentra Vin#391AB7AP1HY273133

To whom it may concern:

This vehicle was dropped off to our dealership on 8.9.19, The Customer wanted it to be grounded and turned in but didn't want to follow procedure and abandoned the Vehicle at 4041 RT 9 in Freehold NJ. The odometer was 32,500 miles at the time the car was left.

Best Regards,
Freehold Nissan of NJ LLC

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File Edit View Navigate Query Tools Help Fin Accounts Search by Account/VIN/SN# Saved Queries: 0

Account #25007889347 SR #:

Home Activities Controls Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notepad Dashboard Repo Fee Matrix Vehicles Financial Accounts

Service Request Home Service Request List

Credit Reporting Adjustment

Message: Submit Go To Fin Acct

SR Information		Status and Ownership		Vehicle Information	
SR #:	1-107188222503	Area:	Maintenance Options	Status:	Cancelled
Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	Fax Matched
First Name:	ANDREW	Opened:	10/8/2019 11:27:40 AM	Year/Make/Model:	17/NISSAN/SENTRA
Financial A/C:	25007889347	Closed:	11/8/2019 05:01:19 PM	Followup Date:	
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Owner:	X528179
				Group:	Admin Operations ...
				Created By:	Ana Rodriguez

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created Done Message

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
11/7/2019 01:36:...	Dispute	Credit Investigation	Mercado Jose		25007889347 RCVD SR ACCOUNT STATUS INACCURATE. WRONG VIN# ON			

25007889347 RCVD SR ACCOUNT STATUS INACCURATE. WRONG VIN# ON LETTER & MUST BE SIGNED BY A REPRESENTATIVE OF THE DEALER WITH TITLE OR POSITION IN THE COMPANY TYPED. JMERCAO/CBM

Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
		25007889347			X204182	Mercado	Jose		